



Rockhill Relocation Project

Full Mitigation Best Practice Story

Calvert County, Maryland

Calvert County, MD - The Rockhill property was situated immediately at the water's edge of the Chesapeake Bay and within the V-Zone (elevation 8 foot based on National Geodetic Vertical Datum (NGVD)). This portion of Calvert County was included in the Federally declared disaster in 1996.



Although the Rockhill property did not sustain damage as a direct result of the disaster, it has been damaged repeatedly by flood and flood-related erosion. During the years between 1978 and 1985, claims for water damages to this property were paid on five different occasions; these claims totaled \$16,000. The property's location at the water's edge, coupled with the historical record of serious storm damage in the area, made a future predictable.

The house, a single story building, resting on concrete block piers and steel piles was placed on a new foundation and a new septic system installed. The structure was relocated 65 feet to the west of its present location, away from the reach of high tide on the Chesapeake Bay. Relocation would remove the building entirely from the potential dangers in the 100-year floodplain.

This alternative presented the opportunity for a permanent solution to a repetitive and potentially severe problem. Costs for the acquisition would exceed \$101,167 versus \$34,923 for relocation, and the acquisition would have been more disruptive to the owners. Relocation of the building removes it from the Coastal High Hazard Area, therefore, eliminating the risk to persons and property from flood and flood-related erosion damages. Savings, in dollars and to lives, realized by not needing to deploy emergency services personnel are immeasurable.

The future potential exposure on this property, for insurance claims to the National Flood Insurance Program (NFIP), is removed with the completion of the project. Using land already owned by the occupants provides cost savings and allows the property owners to remain in the area.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region III**

State: **Maryland**

County: **Calvert County**

Key Activity/Project Information

Sector: **Private**
Hazard Type: **Flooding**
Activity/Project Type: **Relocation**
Structure Type: **Wood Frame**
Activity/Project Start Date: **01/1996**
Activity/Project End Date: **05/1997**
Funding Source: **Hazard Mitigation Grant Program (HMGP); Homeowner**
Funding Recipient: **Local Government**
Funding Recipient Name: **Calvert County Planning and Zoning**

Activity/Project Economic Analysis

Cost: **\$34,923.00 (Actual)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**
Federal Disaster #: **1081 , 01/11/1996**
Value Tested By Disaster? **No**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: **<http://www.floodsmart.gov/>**
Reference URL 2: **<http://www.maryland.gov/>**

Main Points

- Although the Rockhill property did not sustain damage as a direct result of the disaster, it has been damaged repeatedly by flood and flood-related erosion.
- Relocation was more cost effective than acquisition.
- The future potential exposure on this property, for insurance claims to the National Flood Insurance Program (NFIP), is removed with the completion of the project.